



TES ID Number	P3767	Net Annual Premium	\$1,128
Policy Number	27437551	Duration to Maturity	5 yrs 0 mths
Policy Type	RP	Next Premium Date	19-Dec-23
Issue Date	19-Dec-02	Internal Rate of Return	4.30%
Maturity Date	19-Dec-27	Projected Maturity Value	\$46,569
Last Premium Date	19-Dec-26		

Initial Amount	19-Dec-22	\$33,658
	19-Jan-23	\$33,779
	19-Feb-23	\$33,900

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$0
Cash Benefits Interest Rates	-

Illustration for investment on 19-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(33,658)			
2023		(1,128)		
2024		(1,128)		
2025		(1,128)		
2026		(1,128)		
2027				46,569
Total	(33,658)	(4,513)	-	46,569

Invested Amount	Maturity Amount	Annual Returns (%)
(33,658) =>	41,550	4.7%
(1,128) =>	1,335	4.6%
(1,128) =>	1,280	4.5%
(1,128) =>	1,227	4.4%
(1,128) =>	1,177	4.3%
(38,171) =>	46,569	



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Policy Type	RP	Next Premium Date	19-Dec-23		19-Feb-23	\$33,900
Issue Date	19-Dec-02	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	19-Dec-27	Projected Maturity Value	\$46,569	Annual Cash Coupon		\$0
Last Premium Date	19-Dec-26			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>19-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2026	2027	Total		
Initial Amount	-\$33,658			-\$33,658		
Funds into plan	\$0	-\$4,513		-\$4,513		
Total payments				-\$38,171		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$46,569</b>	<b>\$46,569</b>		
<b>Projected Gain</b>				<b>\$8,398</b>		
<b>% Gain vs Total Payments</b>				<b>22.0%</b>		

#### Cash Coupon

This Plan has no Yearly Cash Coupon.

#### Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$29656 is guaranteed, is from the latest bonus statement or revised benefit illustration of the insurance company.

Internal Rate of Return is the rate at which the Projected Maturity Value and future premiums payable are discounted to derive the Initial Amount.

This illustration is for reference only and is not a contract of insurance. It is not intended to provide financial advice or constitute as an offer to purchase.

Please refer to the actual policy document for the exact terms and conditions.